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REMARKS

Applicant has carefully reviewed the Office Action dated March 26, 2004. Claims 1-12 are pending in this application. Applicant has amended Claims 1, 5, 6, 8, 9 and 12 to more clearly point out the present inventive concept. Reconsideration and favorable action is respectfully requested.

Claims 1-5 and 7-12 stand rejected under 35 U.S.C. §103(a) as being unpatentable over *Borecki et al.*, U.S. Patent No. US-2002/0016749 A1, in view of *Perkowski*, U.S. Patent No. 6,064,979. This rejection is respectfully traversed with respect to the amended claims.

Applicant has amended the present claims to more clearly point out the present inventive concept. This concept is directed toward the use of a unique code with a credit card which has no credit information associated therewith relating to the user or any credit information associated with that user. This unique code is utilized first for determining routing information to a unique credit card server that has personal account information associated with the personal code disposed thereon. Once this is determined, then the code is sent to that credit card service in accordance with the associated routing information that was determined and this credit card server then returns personal information. As such, this requires a double association, one of the access code to the unique server and one of the access code to the personal information. Therefore, two determinations need to be made. If there is no determination that the access code has a unique server associated therewith, the access fails. Even with that, there must be a second determination whether there is personal information associated with the access code at the credit card server. Since the first determination is a single unique association wherein the access code is associated with only a single server and none other, this aspect can be controlled at the location of the determination, in one embodiment at the user PC. Once sent to the server, there is only a single association between the code and the personal information.

The *Borecki* reference, as cited by the Examiner, is a system wherein a user connects to a server by accessing a website specifically for the purpose of entering information. After the website has been contacted, then the user inputs a code, that being the personal ID and password, such that account information can be retrieved. *Borecki* does not do anything to determine if the location of the credit card server has a function of the code; rather, the user must know the location of the credit card server to obtain connection thereto. The Examiner has utilized the *Perkowski* reference in combination with the *Borecki* reference to put forth the full rejection. *Perkowski* merely provides a method for utilizing a bar code or a machine readable code for the purpose of providing access to a website. There is no association between this code and the user, as the code has an association with product

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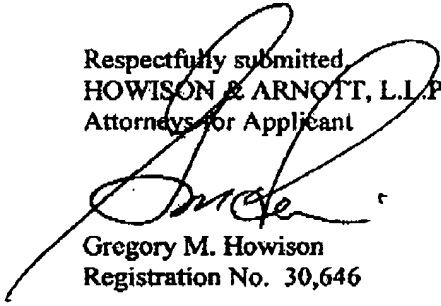Atty. Dkt. No. PHLY-25,338

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information on which the code is disposed. This is similar to the situation with the *Hudetz* reference described in previous responses. When a code is scanned, there is no association that necessarily exists between both the user, the server and the information that is returned. The owner of the intermediate database where relationships are stored between codes and locations on the network determines what information is returned. There is no disclosure that this is unique to a given code for the purpose of only sending that code to one server. Thus, this would not be acceptable for a credit card application. Applicant's present inventive concept, as defined by the amended claims, utilizes a unique location that is uniquely associated with the code such that that code will always be sent to that location. Applicant believes that this is a deficiency in *Perkowski* and *Borecki*. Therefore, Applicant respectfully requests withdrawal of the 35 U.S.C. §103 rejection with respect to Claims 1-5 and 7-12.

Claim 6 stands rejected under 35 U.S.C. §103(a) as being unpatentable over *Borecki et al.*, U.S. Patent No. US-2002/0016749 A1, in view of *Perkowski*, U.S. Patent No. 6,064,979 and further in view of *Brook*. This rejection is respectfully traversed with respect to the amended claims.

The *Brook* reference does not cure the deficiency noted hereinabove with respect tot he two primary reference. Therefore, Applicant respectfully requests withdrawal of the 35 U.S.C. §103 rejection with respect to Claim 6

Applicant has now made an earnest attempt in order to place this case in condition for allowance. For the reasons stated above, Applicant respectfully requests full allowance of the claims as amended. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/PHLY-25,338 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted,
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AMENDMENT AND RESPONSE
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